

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-17063-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sonya McMillan  
5 Jefferson St  
Apt 3  
Clifton, NJ 07014-1593

Social Security No.:  
xxx-xx-5649

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 4/8/19 and a confirmation hearing on such Plan has been scheduled for 6/6/19.

The debtor filed a Modified Plan on 9/5/19 and a confirmation hearing on the Modified Plan is scheduled for 10/3/19 at 8:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: September 6, 2019  
JAN: wdh

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Sonya McMillan  
 Debtor

Case No. 19-17063-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 186

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Sep 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2019.

db Sonya McMillan, 5 Jefferson St, Apt 3, Clifton, NJ 07014-1593  
 cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
 cr +Paterson Police Federal Credit Union, Paterson Police Federal Credit Union, 111 Broadway, Paterson, NJ 07505-1135  
 cr +The Bank of New York Mellon, et., al, c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925  
 518168357 American Express, PO Box 981535, El Paso, TX 79998-1535  
 518256129 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 518168359 Bob's Discount Furniture, 428 Tolland Tpke, Manchester, CT 06042-1765  
 518168363 Ditech, Ditech Financial LLC, PO Box 6176, Rapid City, SD 57709-6176  
 518168368 KML Law Group, P.C., 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812  
 518168369 LabCorp., 531 S Spring St, Burlington, NC 27215-5866  
 518168372 New Jersey Division of Pension & Benefit, 50 W State St, Trenton, NJ 08608-1220  
 518168374 +Paterson Police Federal Credit Union, 111 Broadway, Paterson, NJ 07505-1135  
 518168376 St Joseph's Regional Medical Center, 703 Main St, Paterson, NJ 07503-2621  
 518168377 Summit Collection Services, PO Box 306, Ho Ho Kus, NJ 07423-0306  
 518168380 Wells Fargo Dealer Services, MAC T9017-026, PO Box 17900, Denver, CO 80217-0900

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 07 2019 00:15:16 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 07 2019 00:15:12 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr +E-mail/PDF: gecscedi@recoverycorp.com Sep 07 2019 00:21:28 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 518168356 E-mail/Text: info@payhcs.com Sep 07 2019 00:16:04 Advanced Laparoscopic Assoc., c/o HSC Collections, 75 Franklin Tpke, Waldwick, NJ 07463-1831  
 518168358 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 07 2019 00:14:51 Avenue/Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125  
 518168360 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 07 2019 00:20:12 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
 518168361 E-mail/PDF: gecscedi@recoverycorp.com Sep 07 2019 00:20:45 Care Credit, c/o Synchrony, PO Box 960061, Orlando, FL 32896-0061  
 518168362 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 07 2019 00:14:51 Comenity - Catherines, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125  
 518168364 E-mail/Text: bnc-bluestem@quantum3group.com Sep 07 2019 00:15:53 Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820  
 518183422 +E-mail/Text: info@payhcs.com Sep 07 2019 00:16:04 HCS Collections, P.O. Box 306, Waldwick, NJ 07463-0306  
 518168365 E-mail/PDF: gecscedi@recoverycorp.com Sep 07 2019 00:21:28 JC Penney Credit Services, Customer Service C/O SYNCB, PO Box 965009, Orlando, FL 32896-5009  
 518168366 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 07 2019 00:14:51 Jessica London, c/o Comenity Bank, PO Box 182273, Columbus, OH 43218-2273  
 518168367 E-mail/Text: bankruptcy@sccompanies.com Sep 07 2019 00:13:40 K. Jordan, 913 1st Ave, Chippewa Falls, WI 54729-1402  
 518168370 E-mail/Text: bankruptcy@savit.com Sep 07 2019 00:16:10 Medical Eye Institute of Essex, c/o Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250  
 518168371 E-mail/Text: electronicbkydocs@nelnet.net Sep 07 2019 00:15:18 Nelnet/Dept of Ed, 3015 S Parker Rd Ste 400, Aurora, CO 80014-2904  
 518168373 E-mail/PDF: gecscedi@recoverycorp.com Sep 07 2019 00:20:01 Old Navy Customer Relations, 6007 Green Pointe Dr S, Groveport, OH 43125-2008  
 518446337 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 07 2019 00:32:19 Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541  
 518168375 +E-mail/Text: BankruptcyMail@questdiagnostics.com Sep 07 2019 00:16:09 Quest Diagnostics, 500 Plaza Dr, Secaucus, NJ 07094-3656  
 518293159 E-mail/Text: bkdepartment@rtresolutions.com Sep 07 2019 00:15:28 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029  
 518172186 +E-mail/PDF: gecscedi@recoverycorp.com Sep 07 2019 00:20:45 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 518168378 E-mail/Text: bkdepartment@rtresolutions.com Sep 07 2019 00:15:28 The Bank of New York, et al., c/o Real Time Resolutions, 1349 Empire Central Dr Ste 150, Dallas, TX 75247-4029  
 518204803 +E-mail/Text: electronicbkydocs@nelnet.net Sep 07 2019 00:15:18 U.S. Department of Education C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911  
 518168379 E-mail/PDF: gecscedi@recoverycorp.com Sep 07 2019 00:21:29 Walmart/Synchrony Bank, Attn: Bankruptcy Department, PO Box 965064, Orlando, FL 32896-5064  
 518168381 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 07 2019 00:14:52 Woman Within, c/o Comenity Bank Bankrptcy Dept., PO Box 182125, Columbus, OH 43218-2125

TOTAL: 24

District/off: 0312-2

User: admin  
Form ID: 186

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 08, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2019 at the address(es) listed below:

Dionne L. Wade on behalf of Debtor Sonya McMillan dionnewade@optonline.net  
Marie-Ann Greenberg magecf@magtrustee.com  
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmllawgroup.com  
Robert Davidow on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
Steven P. Kelly on behalf of Creditor The Bank of New York Mellon, et., al  
skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7